CrediCorp

POLICY

Treating Customers Fairly Policy

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UK direct lender
Short-term business credit to limited companies & LLPs

No personal guarantee
We never ask a director to guarantee the company's borrowing

100% cost cap
Total cost of credit is capped at 100% of the amount borrowed

The FCA's six TCF outcomes and the four Consumer Duty outcomes do not legally apply to the body-corporate product we sell (lending to a company is outside FCA consumer-credit regulation - Articles 60B and 60L, FSMA RAO 2001) — but they describe the standard we hold ourselves to anyway.

The six TCF outcomes

1. **Outcome 1.** Customers can be confident they are dealing with a firm where the fair treatment of customers is central to the corporate culture.
2. **Outcome 2.** Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
3. **Outcome 3.** Customers are provided with clear information and are kept appropriately informed before, during, and after the point of sale.
4. **Outcome 4.** Where customers receive advice, the advice is suitable and takes account of their circumstances.
5. **Outcome 5.** Customers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and as they have been led to expect.
6. **Outcome 6.** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

The four Consumer Duty outcomes

1. **Products and services** — designed to meet the needs, characteristics, and objectives of the target market.
2. **Price and value** — products provide fair value: the price is reasonable relative to the benefits provided.
3. **Consumer understanding** — communications equip customers to make effective decisions.
4. **Consumer support** — customers receive the support they need.

What we measure

Every quarter the management team reviews:

- The proportion of applications declined and the reasons.
- The proportion of loans repaid on time, early, late and defaulted.
- Forbearance requests received, granted, declined, and outcomes.

- Complaints received, complaint root causes, complaints upheld.
- Vulnerable customer flags added, removed, and treatment outcomes.

If a metric moves in the wrong direction we change something — product features, communication, process — and re-measure.

About Credicorp Limited

Company: Credicorp Limited (UK) Companies House: 16093826

ICO registration: ZC157682

Registered office: Suite Au31848, 9 Skyport Drive, Harmondsworth, West Drayton, UB7 0LB

Business: UK direct lender of short-term business credit to limited companies & LLPs

Official site: credicorp.co.uk

Independent UK business lender. Lending to companies is not a regulated credit agreement within Article 60B of the FSMA 2000 (Regulated Activities) Order 2001. No director personal guarantees; total cost of credit capped at 100% of principal. Verify this document and the company's official domains at **credicorp.co.uk/legal/**.